

the representative examples disclosed herein. Moreover, the scope of the present invention covers conventionally known variations and modifications to the system components described herein, as would be known by those skilled in that art.

CLAIM OR CLAIMS:

What I claim as my invention is:

1. A method for using a computer to provide a means of monitoring an individual's gambling success statistics, of allowing a user/buyer to view the speculation posted by a different user/seller, and providing compensation to the user for allowing the information to be made available, comprising:
 - inputting into the computer user-identification;
 - selecting a game choice;
 - submitting a speculation, the kind of allowable speculation and required details being responsive to the game choice;
 - displaying a list of the number of bids and percent of game wins for each user;
 - entering a payment agreement with select users based upon user's performance in the game of choice;
 - requesting a particular user's speculation information for a game of choice, which also requires a purchase price;
 - inputting into the computer a payment identifier specifying a credit card account, the payment being associated with the purchase price;
 - outputting the speculation information purchased after receiving the payment; and
 - providing a payment to the seller.
2. The method of claim 1, in which the step of inputting user identification comprises:
 - inputting a user name, identification number or other means of identifying the user;
 - inputting a password or other means of authorization and confirmation that the user is indeed the individual identified;
 - confirming the match of the identification and the authorization;

3. The method of claim 1, in which the step of entering into a payment agreement with a user comprises:
 - identifying a user who has reached a specific level of performance in a game of choice;
 - tendering a payment offer (PO) to the user for permission to offer user's speculation information for sale to potential buyers in exchange for payment to the user an amount consisting of a specific percentage of said sales, or a flat amount;
 - inputting into the computer acceptance of payment agreement offer by user;
 - inputting into the computer the method of payment to the user.
4. The method of claim 1, in which the step of requesting purchase of a user's speculation information comprises:
 - identification of those users that are also sellers, the list of users and sellers being associated with the game choice;
 - outputting by the computer the type of information that is provided by the sale, as well as the cost of the sale;
 - selection of a seller by the buyer, thereby determining the exact information being sold;
 - and confirmation of buyer's intent to purchase information.
5. The method of claim 1, in which the step of inputting into the computer the payment identifier comprises:
 - determining if a predetermined amount is available in the credit card account, with the amount being associated with the cost of the sale.
6. The method of claim 1, in which the step of outputting the information purchased after receiving the payment identifier comprises:
 - display of the information purchased, the information being associated with the seller's speculation.
7. The method of claim 1, in which the step of providing payment to seller comprises:
 - holding the amount to be paid to the seller in escrow for a pre-agreed upon amount of time, such as weekly, monthly, or quarterly, with the amount to be paid

being associated with the previously established percentage of the sale cost or flat rate;

and rendering payment to the seller via preferred method, such as direct deposit or check.

8. The method of claim 1 further comprising:

the option of allowing a buyer to log in, thereby using previously submitted payment identification;

and the option of requesting for payment identification with each purchase.

9. An apparatus for facilitating communications between managing company and users comprising:

a storage device;

a processor connected to the storage device;

a program for controlling the processor;

the processor operative with the program to allow users to submit speculations with no money changing hands and to monitor wins and losses for each user;

the processor operative with the program to receive a payment offer based on user's performance with aforementioned speculations;

the processor operative with the program to allow users to select a seller, the seller being associated with the game of choice and a corresponding payment offer;

the processor operative with the program to receive a payment identifier specifying a credit card account, the payment identifier being associated with the purchase price;

10. The apparatus of claim 9, in which the processor is further operative to the program to:

allow a user to select a game of choice such as a sport, lottery, or other game that includes making a bid with returns based upon the odds of winning a bet;

allow a user to submit a speculation as to the outcome of the game with or without a monetary amount involved in the speculation, with the allowable speculation details being based upon the game chosen;

receive data regarding the actual outcome(s) of the game(s) being played;

compile statistical data relating to each player's success, which may include, but is not limited to: number or percent of wins and losses overall and per game of choice, and the amount of money that the user would have won if the speculations had not been purely inquisitive;

11. The apparatus of claim 9, in which the processor is further operative to the program to:

send an offer of payment based upon user's wins and losses with previously submitted speculations;

receive acceptance of the payment offer;

12. The apparatus of claim 9, in which the processor is further operative to the program to:

display win/loss statistics for each user which may be overall or detailed according to game choice and other criteria;

clearly define those users whose speculations may be viewed (sellers) and at what price, based upon the acceptance of payment offer and the game of choice;

allow a user to select an eligible seller whose speculation is desired for viewing;

receive a payment identifier specifying a credit card account, the payment identifier being associated with the selected user and game choice;

determine if a predetermined amount is available in the credit card account;

output to the buyer a request for an authorization to use the payment identifier to provide payment;

receive the authorization from the buyer in response to the request;

transfer payment from the buyer;

display the information purchased;

transfer payment to an escrow account on behalf of the seller, with the amount of the payment associated with the payment offer;

at predetermined intervals transfer payment from escrow to the seller.